Lifelong Learning Among Older Adults in Singapore

2012

This research is commissioned by the Council for Third Age (C3A).

Contents

Abstract				
Research Objectives4				
Executive Summary				
Literature Review7				
Methodology				
Motivations a	nd Impact23			
Perspectives and Barriers40				
Recommendations				
Acknowledgement63				
References				

Abstract

Lifelong learning enables older adults to cope better with the transitions experienced in the ageing process. However, not many older adults in Singapore participate in lifelong learning activities. This research investigated older adults' experiences and perceptions of lifelong learning in Singapore. Particularly, the research sought to: (i) examine the motivations of older adults who engaged in learning and how their wellbeing was impacted (based on the Wellness Model); and (ii) understand the non-learners' perceptions of lifelong learning and barriers to participation. The project utilized a qualitative study approach of in-depth semi-structured interviews with 64 older adults. *Lifelong Learning Among Older Adults in Singapore (2012)*

Research Objectives

The objectives of the research are:

- To investigate the understanding of lifelong learning among older adults in Singapore
- To investigate the motivations for lifelong learning among older adults in Singapore
- To understand the impact of lifelong learning on the six dimensions of wellness among older adults, in the context of Singapore
- To investigate the barriers for lifelong learning among older adults in Singapore
- To explore older adults' receptivity and needs towards lifelong learning opportunities in future

Executive Summary

The research findings are summarized below.

Learning Activities of Older Adults

• Many older adults engaged in learning through attending courses organized by community organizations (lifelong learning programmes, skill-based courses, non-formal courses), employability courses (WSQ, training courses), academic qualifications, hobby courses, and courses organized for the general public.

Motivation in Learning

• The learners were motivated by various reasons to engage in learning, such as the lack of learning opportunities in early life, having to adapt to role loss, creating new social roles (in their family and community) and employment.

Impact of Learning

- Lifelong learning impacted older adults' well-being in various ways (according to the Wellness Model).
- a) Intellectual wellness Older adults felt that learning kept their minds alert and active.
- b) *Social wellness* Older adults were able to meet other people and make new friends through these courses; these relationships were important in helping them buffer the losses experienced in old age.
- c) *Physical wellness* In courses specifically about health (e.g. TCM), older adults learnt how to take care of their health better.
- d) *Emotional wellness* Courses that were humanistic in nature helped older adults understand themselves and others better. Older adults also felt validated when they learnt and applied new things.
- e) Spiritual wellness Older adults felt that courses helped them in finding meaning and purpose in life. Faith-based courses also helped religious older adults grow spiritually, which motivated them in their life.
- f) *Occupational wellness* Learning helped older adults to find employment or new social roles where they could contribute in.

Perspectives of Learning

- Learners viewed lifelong learning positively, as something beneficial and important. Lifelong learning was seen as part of their everyday life.
- Many non-learners had not heard of the term "lifelong learning" and had vague notions about it.

Barriers to Learning

- Older adults stated various barriers that prevented them from learning.
 - a) *Attitudinal barriers* Self-perceived notions of not being able to learn were found to be prevalent among non-learners.
 - b) *Situational barriers* Older adults felt affected by factors like health, language, and support to participate in learning.
 - c) Institutional barriers Older adults were deterred by financial considerations, and courses that were not elder-friendly. Many non-learners had low awareness or understanding of what lifelong learning was about, or the opportunities that were available for them.
- Some learners mentioned being able to overcome the barriers that existed, due to their positive attitude, or adaptations and modifications in the course that made it easier for them to learn.

Learning Needs

- Older adults' learning needs were collated. Most of the older adults were interested to learn about things that were linked to their life roles, needs, and interests.
- Older adults, hoped to participate in courses that were free-of-charge or subsidized. This was especially the case for low-income seniors who struggled to make ends meet.
- Older adults were open to intergenerational learning programmes (ILP), especially if it was on a topic that they had an interest in.
- Older adults were open to volunteering, if it was at a timing suitable for them.
- Based on the findings, recommendations were made to engage seniors better through lifelong learning programmes and services. Intervention strategies were also formulated to better engage seniors of the "Active", "Ambivalent", and "Passive" learning profiles.

Lifelong Learning Among Older Adults in Singapore (2012)

Literature Review

Ageing trends in Singapore

Until 2010, Singapore has been aging at a comparable rate to other industrialized societies – expanding almost three-fold over the last 30 years (1970-2010). In the year 2010, there were approximately 330,100 residents aged 65 and above (or 9.0 per cent of the population) (Department of Statistics, 2010). However, this figure is expected to rise to 873,300 (or 19 per cent of the population) by the year 2030, with the entrance to "old age" - defined as age 65 years and above - of the Post-World War baby boomers born between 1947 and 1964 (Committee on Ageing Issues, 2006). The year 2012 is further marked as a "demographic turning point" for Singapore as the first cohort of baby-boomers reach 65 years old that year (National Population and Talent Division, 2012). The research will focus on this particular group of seniors and how lifelong learning activities can help them in the ageing process.

Perspectives of Lifelong Learning

Lifelong learning has increasingly been recognized as an essential process to cope with changes and challenges facing individuals in today's fast-paced society. What defines lifelong learning? In this study, we adopt Knapper and Cropley (1985)'s conceptualisation of lifelong learning as "the truly lifelong process of continuous learning and adaptation", which is also "the habits of continuously learning through life, a mode of behaviour" (Ironside, 1989).

With the above definition, we argue that lifelong learning is becoming all the more pertinent for older adults as a strategy to help them adapt to the changes and challenges at their life stage. Primarily, lifelong learning "encourage(s) the acquisition of skills that will allow each individual to exercise their role in society, and to actively participate at various times in the various contexts of their personal growth and social development" (Luppi, 2009). With adequate skills, the personal capabilities of older adults can thus be further empowered to cope with the challenges of ageing. By facilitating participation in society, learning is also an important factor in allowing adults to enjoy a positive quality of life as they age (WHO, 2002, p. 16).

Lifelong learning parallels with the sense that the notion of ageing is changing with late modernity (Slowey, 2008), where growing old is being reconstructed as a period of personal choice and opportunity (Tulle, 2005)

Lifelong Learning Among Older Adults in Singapore (2012)

that can be supported by learning. Lifelong learning provides a platform for older adults to construe their own ageing experiences in a way that is fulfilling and meaningful to them. With adequate support, older adults are agreeable to make active decisions about which educational courses to undertake in both formal and informal contexts, and for what purposes (Gilleard, 1996). In view of all these changes, more improvements can be made to existing learning opportunities for older people, that take into account their understanding and motivations towards learning and ageing.

However, it is important to note the distinction between lifelong learning and lifelong education. In distinguishing the two, Knapper and Cropley (1985) define lifelong education as "the structures, systems, methods and practices that attempt to enhance lifelong learning". In Singapore, where people are its only resource, lifelong education conceptualized under continuing education for adults has been well-established by the Ministry of Education and the Ministry of Manpower, and a strong system is put in place to meet the educational and employability needs of its people (Thang, 2004). However, "lifelong learning" conceptualized under this framework tends to be geared towards skills retraining and upgrading for employability as the courses were customized to increase productivity of mature workers who wished to remain in a workforce that was efficient and technologically-savvy (Teo et al., 2006).

Han (2001) observes how lifelong learning as practiced in reality might not fully reflect its humanistic and pedagogical ideals. In his exploration of lifelong learning support systems in six Asian countries, he reflects the confusion by summarizing lifelong education as wearing "a strange costume: a jacket of humanistic ideas and pants of market-driver HRD (Human Resource Development) representation." Hence, it is of no surprise that older adults interviewed in this project (especially the non-learners) often confused lifelong learning with "finding work". This suggests that besides the need to recognize the vast ranging programs available under the banner of "lifelong learning", a clearer distinction between adult learning and lifelong learning to enhance older adults' wellness is rendered.

While it is important to take into consideration lifelong learning and its direct relationship with gaining employment, the non-job aspect of lifelong learning, encouraging older adults to learn new skills and knowledge for self-improvement, or pursue hobbies and interests, is equally important. Increasingly in many countries, a system of third-age college specialized in older adult learning have been established to provide flexible and affordable learning for older adults especially in the latter area, such as Kobe Silver College in Japan and the University for Third Age in Cambridge in United Kingdom.

Fei Yue Community Services Motivations for Lifelong Learning

Theoretical perspectives to ageing also shed light on learning in later life, such as role theory and activity theory. Role theory recognizes the different social roles that an individual holds throughout the lifespan, with age norms associated at every age (Cottrell, 1942). In old age, older adults may experience role loss (e.g. loss of the partner role by widowhood, loss of the worker role with retirement), which may lead to an erosion of identity and self-esteem (Rosow, 1985). But at the same time, older adults may also be socialized to new social roles that require learning, like volunteering, or grandparenting.

In the activity theory, a positive relationship exists between social activity and life satisfaction (Harold, 2001). As older adults engage in social activities, they are able to adjust to the effects of old age more positively. To age successfully, older adults maintain the roles, relationships, and status that they had in middle age, by taking on age-appropriate replacements for past roles through productive roles in voluntary, faith-based and leisure associations.

Lifelong learning also helps older learners seek a better perspective of their life's meaning and direction. In Erikson's theory of psychosocial development, late adulthood is characterized by a struggle between opposing emotions of integrity and despair (Erikson et al., 1986). After leading a life that was meaningful and constructive, as one reflected back on his life, he would be filled with integrity, a sense of fulfillment and contentment. However, if one reflected upon sad memories or failures, he would experience a sense of despair as he struggled to find purpose in his life. Older adults require wisdom, to revise the past and process it in a way which leads to a sense of positive acceptance, form a positive 'autobiography' of their lives, and communicate these life experiences to future generations. Hence, older learners "live" out their learning journey in relation to their earlier life experiences and social histories.

Impact of Lifelong Learning: The Wellness Model

In this study, the impact of lifelong learning is conceptualized through the Wellness Model, which can be used to examine the impact of learning on older adults' well-being. The Whole Person Wellness Model incorporates a holistic perspective that emphasizes on healthy ageing. The Wellness Model is useful for as it construes the positive impacts of lifelong learning in these six dimensions: physical, emotional, spiritual, intellectual, occupational, and social (Table 1-7).

Table 1-7

Six Dimensions of the Whole Person Wellness Model

Dimensions	Aspects of Wellness
1. Physical Wellness	Physical wellness recognizes the need for regular physical activity. It
	encourages learning how to stay healthy while discouraging
	behaviours that negatively affect one's health.
2. Intellectual	Intellectual wellness recognizes creative, stimulating mental
Wellness	activities. Also, the ability to expand and share one's knowledge and
	skills throughout life.
3. Emotional	Emotional wellness recognizes the awareness and acceptance of
Wellness	one's feelings.
4. Social Wellness	Social wellness recognizes the ability to communicate well with
	others, form relationships with others, have strong social support,
	and a good support network.
5. Spiritual	Spiritual wellness recognizes one's search for meaning and purpose
Wellness	in life.
6.Occupational	Occupational wellness recognizes personal satisfaction in one's life
Wellness	through work. Also, being involved in satisfying activities aligned with
	personal values.

Source: Montague, 1994

The positive outcomes on the Wellness Model include increased quality of life, longer and better health, mental and emotional health, and independence (Kang & Russ, 2008).

Barriers to Lifelong Learning

On the other hand, research on non-learning older persons has uncovered barriers that can be classified in three forms: attitudinal, situational, and institutional (Cross, 1981, Woodley et al., 1987). This framework of barriers has also been used recently to identify the relevance and significance of barriers to learning across various age cohorts and contexts (Boulton-Lewis et al., 2006; Jamieson, 2007).

1. Attitudinal Barriers

The attitudinal barriers commonly found among these studies highlight perceptions about a lack of ability to learn in older people, like the commonly-used idiom, 'you can't teach an old dog new tricks'. Some issues include a sense of embarrassment, lack of education when younger, lack of confidence, interest and motivation, desire to rest, or trying to avoid new commitments after a lifetime of work, and fear of technological failure. In his study of learners from the University of Third Age (U3A), Williamson (1995, p. 63) also noted that, 'gender differences do exist in older people's participation in adult learning. Definitive reasons for this are elusive but they appear to cluster around the issues of retirement, generation, outlook and interests, health and gender role socialization'.

2. Situational Barriers

Situational barriers are also commonly cited, which comprise of personal factors beyond the learner's control. These barriers are related to the individual's life situation at a particular time, for example – time scheduling, illness, hearing, vision, fatigue, impaired memory, fear of leaving home, language problems, financial costs, lack of time due to child care or elder care. Research on older persons who returned to school found that satisfaction with school and support from family and the work place were predictive of lower levels of stress, and that expected stress was the result of time constraints (Kirby, Biever, Martinez & Gomez, 2004).

3. Institutional Barriers

Lastly, institutional barriers are organizational practices and procedures which discouraged adults from participation in adult education. They are divided into organizational issues and pedagogical issues. The organizational issues included physical and situational environment of educational providers, lack of flexibility of provision, location, financial cost, and inadequate provision of information and guidance about opportunities. Among the pedagogical issues are perceived relevance of subjects offered, lack of experience in working with learners from different ethnic and linguistic backgrounds, inadequate teaching skills, and difficulties due to mixed abilities in a learning group. Institutional barriers may be the most significant barrier to lifelong learning, as McGivney (1993: 17) observed that a common finding in participation research was that non-participants had little or no knowledge of the educational opportunities available. *Lifelong Learning Among Older Adults in Singapore (2012)*

Methodology

The research adopted a qualitative approach to lifelong learning in the context of Singapore. It involved indepth interviews with older adults who continue to engage in learning at old age (learners), and those who do not (non-learners). Older adults who engage in learning are required as respondents, as they maintain an active lifestyle and embody the attitude of lifelong learning. Moreover, the perceptions of those who do not engage in learning are also equally important as they provide insights to the limitations of lifelong learning. This study focuses on the baby-boomers aged between 50 – 65 years old as study respondents; this group of older adults will be 69 to 84 years old by the year 2030, and will be among the bulk of older adults among the older population from 2020.

Respondents

A total of 64 older adults aged between 50 to 64 years old participated in the research. The two groups of older adults – learners and non-learners comprised an equal number of 32 in each group. The learners are defined as those who had participated in at least 1 course in the past 5 years, while non-learners had not participated in courses for the past 5 years. The ratio of 2:1:1 for Chinese, Malay, Indian respondents was sampled to reflect Singapore's ethnic composition, with an effort to oversample the minority groups. Also, the ratio of male to female older adults was 1:3, as respondents of learning programmes were observed to be mostly women. Table 2-1 shows the distribution of respondents in the learners group by gender and ethnicity.

Table 2-1

	Female	Male	Total
Chinese	12	4	16
Malay	6	2	8
Indian	6	2	8
Total	24	8	32

Distribution of gender and ethnicity among learners (n=32)

1. Learners

Among the 32 respondents in the "Learners" group, majority were married (93.8%). Their education levels varied; those with Secondary education consisted of the majority (53.1%), followed by those with Primary and Degree (15.6%), Post-Secondary (12.4%), and Post-graduate (6.3%). The education levels were relatively higher among this group as some learners pursued further education after leaving school. The bulk of learners were currently working; 18.8% were working full-time, 15.6% were working part-time, and 12.5% were working on a freelance basis. The remaining older adults were not working (34.4%) or retired (18.8%). In terms of the average monthly income of learners, the majority had no income presently (37.4%), 15.6% earned below \$1,000, and the rest earned above \$1,000. Table 2-2 presents the demographics for marital status, level of education, current work status and average monthly income of the learners.

2. Non-Learners

Among the 32 respondents in the "Non-Learners" group, two-thirds were married (71.9%). Almost half of them had Secondary education (43.8%), followed by Primary (37.5%), no formal education (15.6), and degree (3.1%). About half of the non-learners were not working (53.1%). There were 18.8% retired, 15.6% working full-time, and only 6.2% earned more than \$1,000. Table 2-3 shows the demographics for marital status, level of education, current work status and average monthly income of the non-learners.

The learners differed from the non-learners on various areas. More non-learners were not married (Figure 2-1). About 30% of the learners had post-secondary and above, while all except 1 of the non-learners were of Secondary education level or below (Figure 2-2). This perhaps contributed to learners' openness to participate in structured learning programmes; they have benefited from it and are favourable towards it. Non-learners may feel more fearful or intimidated by such programmes, and faced more attitudinal barriers in learning. More learners were married than the non-learners. More learners were working compared to the nonlearners (Figure 2-3), and they had higher incomes (Figure 2-4). This perhaps also contributed to higher participation among the learners, as they had more resources to attend such courses.

Table 2-2

Learners' profile according to demographic variables (n=32)

Demographic Variable	Percentage
Marital Status	
Married	93.8% (30)
Single	3.1% (1)
Widowed	3.1% (1)
Education Level	
Primary	15.6% (5)
Secondary	53.1% (17)
Post-Secondary	12.5% (4)
Degree	12.5% (4)
Post-graduate	6.3% (2)
Work Status	
Not working	34.4% (11)
Retired	18.8% (6)
Working (Part-time)	12.5% (4)
Working (Freelance)	15.6% (5)
Working (Full-time)	18.8% (6)
Average Monthly Income	
No income	37.5% (12)
Below \$1,000	15.6% (5)
\$1,000 - \$1,999	25.0% (8)
\$2,000 - \$2,999	6.3% (2)
\$3,000 - \$3,999	12.5% (4)
More than \$4,000	3.1% (1)

Table 2-3

Non-learners' profile according to demographic variables (n=32)

Demographic Variable	Percentage
Marital Status	
Married	71.9% (23)
Single	6.3% (2)
Widowed	6.3% (2)
Divorced/Separated	15.6% (5)
Education Level	
No formal qualification	15.6% (5)
Primary	37.5% (12)
Secondary	43.8% (14)
Post-Secondary	0% (0)
Degree	3.1% (1)
Work Status	
Not working	53.1% (17)
Retired	18.8% (6)
Working (Part-time)	12.5% (4)
Working (Full-time)	15.6% (5)
Average Monthly Income	
No income	56.3% (18)
Below \$1,000	37.5% (12)
\$1,000 - \$1,999	3.1% (1)
\$2,000 - \$2,999	0% (0)
\$3,000 - \$3,999	3.1% (1)

Figure 2-1



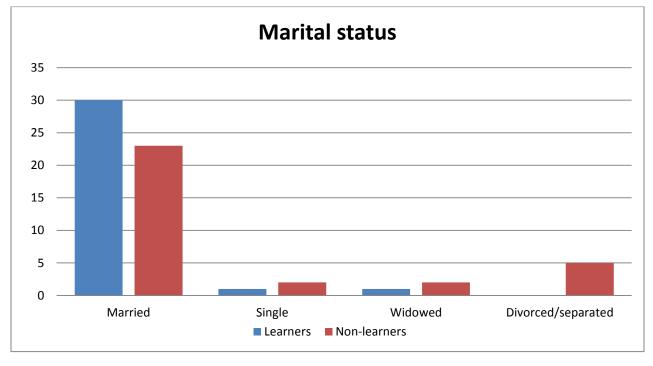


Figure 2-2

The education level of learners and non-learners

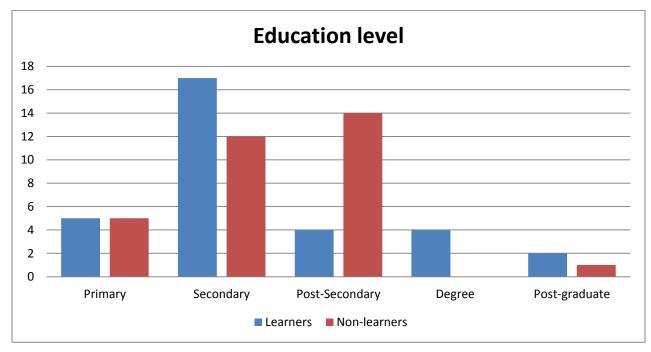
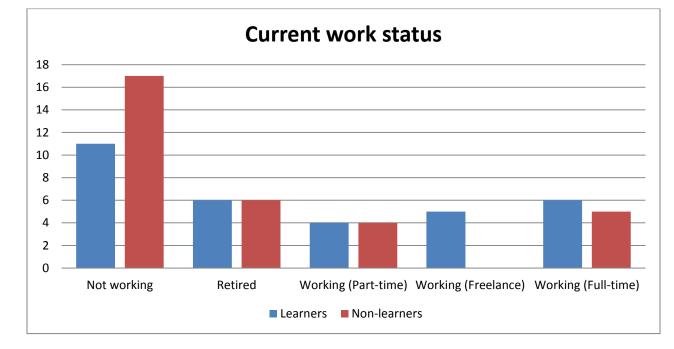


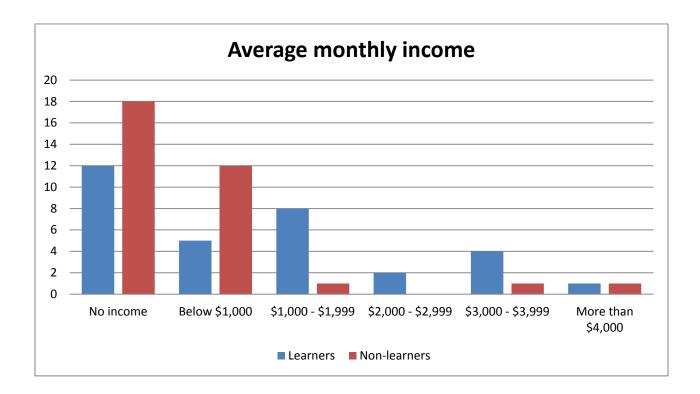
Figure 2-3



The current work status of learners and non-learners

Figure 2-4

The average monthly income of learners and non-learners



After the research was approved by the NUS Institutional Review Board (reference number 11-340), the research team began publicity through different organizations to recruit respondents. Learners were recruited through Fei Yue Community Services, RSVP (the Organization of Senior Volunteers) and the Council for Third Age. The non-learners were recruited from Senior Activity Centers and Community Centers. Suitable candidates who fulfilled the inclusion criteria were contacted by staff to arrange for an interview.

The interviews were held either in the respondents' homes or at the center. Interviews were only conducted with the respondents' informed consent. The interviews lasted between 25 to 90 minutes, and it was conducted in English or Mandarin. Prior approval was obtained from respondents to voice record the interview; all except 2 older adults agreed to being recorded. The respondents were debriefed at the end of the interviews and received a \$20 grocery voucher as a token of appreciation.

The interviews were transcribed in English. To keep respondents' identity anonymous, the interviews were each coded. The code contained the respondent's learning status (Learner or Non-learner), gender (Female or Male), ethnicity (Chinese, Indian, or Malay), and a number. For example, Respondent LMI30 would be an Indian male learner. All discussion involving the respondents would be shown in code in this report.

Interview Guide

The research was conducted through semi-structured in-depth interviews where the interviewer asked questions to the respondents from a list of questions provided in the interview guide. The interview questions were organized according to themes. For learners, the 6 main themes were: 1) their learning history, 2) their motivations for joining courses, 3) the impact of courses on their well-being, 4) their perceptions of learning, 5) barriers they faced, and 6) their learning needs in future. For non-learners, the 4 main themes were: 1) their perceptions of learning, 2) the barriers that prevent them from learning, 3) their well-being in general, and 4) their learning needs in future.

For this research, lifelong learning activities referred to structured courses and programmes provided by an organization. They would be referred to as "courses" in this report. Activity groups, like friends who met up weekly to exercise, were not regarded as courses and not considered as lifelong learning activities in this context. The following section provides a summary of the types of courses that older adults had participated in; they included community courses, employability courses, skills upgrading courses, academic qualifications, and others.

1. Community Courses

These courses, mostly organized by community organizations, aimed to address the needs and well-being of older adults living in the community.

• Lifelong learning programmes

Certified lifelong learning programmes aim to promote active ageing for older adults, by introducing topics and skills like counselling skills, family life education, intergenerational living, active ageing, and IT. Skilled trainers experienced in working with older adults conduct the programme, which cater to their needs. To encourage learning, the programme is presented in a variety of ways which include role play, project work, experiential learning, community work, or even an exchange programme to an elder learning institute in another country. These programmes usually last for six months, and the older adults attend a graduation ceremony at the end. Examples of lifelong learning programmes that the learners had taken part in were: the Active Ageing Academy (AAA) and Golden Age College (GAC) by Fei Yue Community Services, YAH! Community College by Marine Parade Family Service Centre, and the Golden Age Lifelong Learning course by the Singapore International Management Academy. Except for the Golden Age College which was conducted in English, the other lifelong learning programmes are conducted in Mandarin.

• Skill-based courses

Community organizations also offer skill-based courses. These courses specialized on a specific topic relevant in the older adults' lives. Examples of such courses included Traditional Chinese Medicine, Counseling, Psychology, Palliative Care, Health Management, Financial Management, Intergenerational Relationships, and ICT skills. The courses are conducted by experts in seminar form, and the information is delivered in an easy-

to-understand and applicable way, with discussions of the practical problems that the older adults faced in their daily lives. These courses usually last for a shorter duration of three months.

Non-formal courses

Finally, the third category of courses provided by community organizations are informal courses, targeted at older adults living in the heartlands. These courses are often free-of-charge or heavily subsidized, so that lower-income or lower-educated older adults could attend. They may be conducted by volunteers (other older adults who have the relevant expertise). The non-formal courses may be delivered in a way that is easy to understand, and the focus is to engage the lower-income older adults socially. Examples of such course that the learners participated in were: Computer and English courses conducted by Fei Yue Bukit Batok Neighbourhood Link, or the Nurture Your Mind (NYM) course by the Health Promotion Board.

2. Courses organized for the general public

Older adults also reported joining courses that were opened to the general public. Older adults mentioned certified courses like the Mental First Aid course by the Changi General Hospital (CGH), the Caregiver's Training course by NTUC Eldercare, or cooking classes at Community Centers. Such courses aimed at teaching specific skills and knowledge, and also included participants of all age groups. The course lasted from several days to several weeks, and participants received a certificate at the end.

3. Employability courses

These employability courses form the bulk of the learning landscape in Singapore. Spearheaded by the government, they aim to enhance the employability of the workforce, and are not catered specifically to older adults. Moreover, older adults receive generous subsidies when they attend such courses, as they are encouraged to stay updated and employed in old age. Employability courses mentioned in the interviews could be generally categorized into (a) employability skills courses and (b) skills upgrading courses.

• Employability skills

Employability skills courses are open to all older adults, including those who are unemployed or not working. These courses aimed at providing retraining and job placement for workers to enhance their employability. Examples of such courses include the Workplace Literacy and Numeracy Series (WLNS) of the Employability Skills Workforce Skill Qualification (ES WSQ) developed by the Singapore Workforce Development Agency (WDA). The learners who attended such courses were often housewives who wanted to return to work, or

those working in unskilled jobs who wanted to upgrade. Unemployed older adults like housewives, or those working in unskilled jobs, were especially encouraged to attend employability courses; they would receive subsidies for their course fees and attractive financial incentives.

• Skills upgrading

Older adults who were working had to attend courses to upgrade themselves or learn required skill sets. For example, those working in the education industry had to complete a training route map to upgrade their skills every year, while those working in the security industry had to attend essential courses to ensure their skills were of a certain professional standard. These courses were specific to their work and course fees were often subsidized by the employer. Subsidies and training grants were also offered by the government, so that the skills of the workforce were enhanced for better employability.

4. Academic qualifications

Older adults also participated in academic courses, like diplomas, degrees, or post-graduate qualifications. These academic programmes were offered at local universities, or foreign universities partnered with private institutions. Examples of courses that the older adults took were the ITEC Diploma at Spatec Academy, Advanced Certificate in Training and Assessment (ACTA), Masters in Social Work, Degree in Law, Degree in General Studies (UniSIM). These academic courses were more rigorous, taught in a lecture or seminar style, and there were assignments, presentations, and exams. Students had to attend a certain number of modules, and apply skills learnt in a field practicum, in order to graduate. Some older adults pursued higher academic qualifications to find better jobs, but some older adults just wanted to pursue their interests. Nonetheless, these courses provided recognition in a specific line of work.

5. Other courses

Lastly, older adults reported attending other courses like hobby classes to learn new things (piano, Korean language), or motivational courses. Older adults, who were more spiritual, were also active in attending religious classes.

Fei Yue Community Services Limitations of the Study

There were several limitations to the study. One of the limitations was that of social desirability among respondents. Social desirability is the desire to provide the correct answers for the questions asked in order to be viewed positively. The interviews were conducted face-to-face; interviewees may have answered interview questions in a way that portrayed them in a good light, rather than answering accurately. Future studies could include questions to measure one's need to be viewed as socially desirable which allows the researchers to evaluate if the responses given were affected by social desirability.

The interviewees from the non-learners group were skewed towards the lower income group with low education. Also, the learners group were mostly participants of community courses, as they were more readily-available. As a result, the responses from the interviewees might not be generalizable to the rest of the baby-boomers in Singapore. However, the focus on the lower-income group offered insights on a group that was often overlooked but more in need of help.

We also faced difficulties in finding interviewees for the research, especially learners, and those in the minority ethnic groups. The obstacles in recruitment highlighted the lack of lifelong learning programmes for older adults in Singapore, especially for those in the Indian and Malay minority groups. Nevertheless, sufficient respondents were recruited eventually due to the generous help rendered from different organizations and individuals.

Lifelong Learning Among Older Adults in Singapore (2012)

Motivations and Impact

In this section, the motivations and impact of learning are reported. Most of the results are derived from the Learners, who were strongly motivated to learn, and thus experienced a greater impact of learning.

Motivations for Learning

In this study, the learners are found to have participated in lifelong learning for the following reasons.

1. Life Experiences: to make up for the lack of opportunities in the past

The earlier life experiences of older adults serve as a source of motivation for older adults to learn in later life. Some respondents had difficult earlier life experiences with few opportunities for learning.

"When I was growing up, 80% of Singaporeans came from not so well to do families. So most of us only had basic education up to secondary one and then we would start working. My parents could only afford my education up till secondary school. Beyond that, I went on to continuously study during my after school hours. Hence, lifelong learning is very important. We don't just expect things to happen. We have to motivate ourselves to go out and reach out and make use of things." (LMI30, 64-year-old Indian male learner who now has a PhD)

Such experiences have led the learners to cherish the present opportunities in learning. One of the respondents, LFM24, is a good example who felt that she faced restrictions in younger life to continue after 'O' levels, and had always been looking out for opportunities to pursue further studies. Her experience is not unique among older adults.

"I feel that right now, I have more time available, there is the freedom for me to do what I like. Last time after 'O' Levels, I got married already, and I had to take care of my family. Maybe that's why I'm more aggressive, I want to learn, now that I have the time."

(LFM24, 63-year-old Malay female learner with Secondary school education)

Embarking on learning a course at later age also means the fulfillment of one's earlier desire to acquire a specific domain of knowledge as shown through the case of a 54 year-old Indian man who works as a private tutor. He completed an external degree in Law offered by the University of London while in his late forties.

"I have always wanted to do these programmes but hadn't had the opportunity to do so, due to both time and financial limitations... I had no doubt in my mind that I had wanted to do Law. From a young age, I had been curious to find out how society was governed. I was also very curious about the law." (LMI29)

Sometimes, the idea of the need to acquire new skills surfaces through one's contact with it. The same Indian male learner mentioned above also took up courses on counseling.

"As for counseling, somehow, a lot of people gravitated towards me for getting some form of help or counseling and I had felt inadequate, even though people have told me that I had helped them. However I felt that I could have helped more and also feel less stress in the helping process, it would be more helpful to use techniques that have been known to counseling." (LMI29)

Majority of the learners interviewed attained secondary education level (53.1% of learners), which parallels the educational profile of baby-boomers in Singapore. They reflect the socio-economic situations of Singapore in the 1970s where most families were poor and have many children. The lack of finances and the expectations that children should start work early to support their families often limited the opportunities for one to continue learning beyond secondary levels. This has motivated them to learn again in late adulthood when they had the time and resources to do so as compensation to the lack of opportunities in younger age.

2. Adapting to Roles Loss

As role theory posits, the life roles that have previously kept one occupied (work, caregiving) diminish in later life, the experience of role loss could motivate one to turn to learning as a strategy to adapt.

• Loneliness/ Boredom

Among the respondents, boredom or loneliness was acutely felt among housewives whose lives were centered about taking care of their family. For the 59-year-old female learner who attends the lifelong learning programme at Active Aging Academy and WSQ English courses, boredom has precisely driven her into lifelong learning courses.

"I have a lot of spare time... my children are all grown up. My husband was still working.. He has been on business trips...I will face the four walls of my house every day... My main program daily will be the SCV (cable TV), watching one channel after the other." (LFC05) Older adults also experienced some changes in late adulthood and felt negatively affected by them. They engaged in lifelong learning to understand and cope with what they were going through.

"It seems that we have been working and working... not been thinking much. It appears that day I felt strengthless, aching and pain all over the body. Then I realize that I have grown old. In mind feel useless. Just feel like to find something to work on my own and to prove myself again." (LFM28)

Moreover, the decision to embark on learning to counter the sense of boredom or loneliness with the loss of life roles also requires one to have the mind set in lifelong learning, as shown by the female learner LFC05.

"I feel that learning is necessary at every stage of life. Doesn't mean when we are old, we should stop learning. We should not just sit around and wait for 3 things – wait to eat, wait to sleep and wait to die." (LFC05)

• The belief that one could still contribute in later life

Although role loss as a result of retirement may lead to a sense of decline in contributions to society, older adults who retire do not necessary equate retirement as the end of their contribution. They may be motivated to continue contributing their skills in other forms to compensate for the loss of the work role. A 64 year-old Indian learner who used to take charge of factory operations for an MNC is a motivated lifelong learner. Upon retirement, he continues to attend various courses to equip himself as motivational speaker and business consultant so that he is able to share his work knowledge with others.

"I feel that I can still contribute, such as by conducting courses for these people. For people like me, we've already hit the peak in our careers. Although we may have retired, we still want to find some way to carry on what we're doing... I also have a natural tendency to share what I know. I always believe in sharing and in adding value to people's lives. It gives me a lot of satisfaction when I see people change and improve through my influence." (LMI30)

3. New Roles

Older adults are motivated to learn when the courses are related to their new life roles in the family, employment and community. This view is summed up by LMC27, a 54 year old Chinese male learner, who is adapting to this new stage of life. "In human life cycle, each growing stage is also different. So at my present stage as compared to my younger days, earning money was the top priority then. But now earning money is not my top priority, so the things I need to learn are different." (LMC27)

• Family Roles

For older adults with children, the new social roles that may be formed as their children marry may motivate them to learning in preparation for the new role. A 61-year old Chinese female learner took the initiative to attend community courses on Family Life Education in preparation for her role as a grandparent in the future, "I don't have any grandchild yet, but I'm preparing. My daughter just got married." (LFC10)

Older adults were also motivated to engage in lifelong learning to cope with their personal needs, or needs in the household, such as learning about caregiving. This is reflective of the "Reintegrative Stage" that accompanies late adulthood postulated in Schaie (1977)'s stages of cognitive development. At this stage of their lives, older adults would not want to spend time and effort learning things that do not interest them. Instead, they want to learn things that concerned them personally where they could apply in their daily life. As such, courses that taught skills (e.g. counseling, TCM), were especially important to the older adults, as they see the practical usefulness of gaining the necessary skills to meet the needs of members in their family who may be suffering from problems. The trainers of these courses also have to be sensitive in identifying the needs of these older adults, and helping them to apply the knowledge learnt in real, practical ways in their lives.

• Community Roles

To negotiate role loss in old age, older adults initiated new roles in their communities through learning. These can be courses to improve their skills for voluntary work. For 63 year-old Malay female learner who is a homemaker, the volunteer programme she engaged in has provided her with various learning opportunities such as first aid course which in-turn enhanced her capabilities as a volunteer.

"At the mosque, I volunteer actively in the Befriender's programme. We befriend low-income older adults staying around this area. In this programme, the volunteers have opportunities to attend courses, as the mosque sends us to upgrade our skills." (LFM24)

Lifelong Learning Among Older Adults in Singapore (2012)

Older adults who attended courses were also motivated by a need for meaning and fulfillment as they entered late adulthood. Such an approach resonates in Eriksson's final stage of psychosocial development in late adulthood (Erikson, 1986) where older adults seek wisdom in forming a positive autobiography as they reflect upon their lives. After all they have been through in lives, older adults want to make sense of what happened, and view their lives positively.

Volunteering is one of the important ways that older adults are encouraged to learn and lead meaningful lives by giving back to the community and others who are less-fortunate than them. Some older adults were active volunteers, and wanted to improve their skills. Through attending the courses, some older adults utilized the skills learnt to bring meaning to the lives of others through ways such as volunteering. Among the older adults who attended the same course at Active Ageing Academy, some had subsequently got together after the course to form the "AAA Contact Station", where they meet regularly and organized activities and outings for other low-income older adults who lived in the vicinity. Through the extension of social engagement and community involvement initiated through attendance of courses, the AAA alumnus found fulfillment in bringing joy and meaning to the lives of others, and they continued to do so with the new skills and knowledge learnt.

4. Employment

Many older adults also participated in learning because of work.

• Employed Older Adults

For older adults who were employed, they were motivated to participate in work-related courses to upgrade themselves so that they could better cope with challenges they met at work and keep up with new changes in society. This was the case for LFI17, the 64-year-old Indian female learner, who felt that she had to be equipped with more skills to help the people she met at her work in a VWO. Hence, she takes up counseling and psychology modules as she pursues a degree in General Studies at UniSIM.

'Actually when I was working, looking at people, I thought that "huh? Got this kind of things?" people are coming in with such issues that I can't believe at first. But they are people truly going through such family trauma. So I just felt that I must understand more about them. This experience with them will not be enough." (LFI17)

The desire for better security in the future also motivates one to continue learning.

"One of the reason was also I wanted to be financially independent for as long as possible. My previous highest educational attainment was G.C.E. "O" Levels, personally I find that insufficient. I feel that for the sake of my daughter's future, such as funding for her education in the future, when the standard of living and the cost of education rise." (LMI30)

• Non-employed Older Adults

Some older adults were motivated to take up courses in consideration for work opportunities. Housewives, for examples, were motivated to enroll in the WSQ (Workforce Skill Qualification) courses such as basic English and Numeracy skills to enhance their employability, in preparation for returning to the workforce when there was the chance to.

"If you do not come out and upgrade yourself, you will forever be a housewife equipped with 'housewife knowledge'... If I have the opportunity and if someone wants to hire me, I will continue working, even if it is just for a few hours. I do not want to just stay at home at one corner and wait for the appropriate time to watch television." (LFC05)

Older adults also participated in accreditation courses that taught specific knowledge and skills, which provided recognition for employment.

"With government subsidies, I attended many courses over the years. I did a diploma. I found myself liking this area of health and wellness so I took all related certificates... There is an age limit of 45 years and above. Now, I have the ITEC certification which is recognized and controlled by the governing body for renewing licenses for therapists. The cert from ITEC is recognized in spas & massage parlours across the board." (LFC03)

The course subsidies from WDA (Workforce Development Agency) available to those who qualified were a strong motivating factor for older adults to participate in employability courses. This attracted older adults who were unable to support themselves in retirement due to the high costs of living. After completing the specific courses from WDA, older adults improved their work expertise and could earn a higher income despite having little formal experience in the sector. This 55 year-old Chinese female learner has benefited from various government subsidies to upgrade her work skills and other areas which interest her, such as TCM course on how to treat headaches.

"Government funding is generous for this area of treatment courses. For example: We only need to pay \$100 out of \$1000 for course fees. In total I was subsidized around \$7000-\$8000 for the entire course. Of course, we need to pay for our own materials and exam fees." (LFC03)

A strong motivation that the respondents cited for engaging in learning was for work purposes – to seek employment, upgrade their work skills, or learning was mandated in their company. This perspective may be different from the humanistic notions of lifelong learning, but it is congruent with the local literature which depicts how this form of adult education and training is encouraged by the state through various policies and initiatives, for the purpose of helping older adults to find employment, or remain employable (Teo et al., 2006). This reflects on the one hand the pragmatic nature of Singaporeans, but also the importance of the availability of such courses to enhance their earning capacity. In addition, older adults reflected that the WSQ courses were highly effective in helping them to find employment in their late adulthood. This has indeed provided practical help for them to become gainfully employed.

Hence, employment or financial sustenance is a strong practical motivator for older adults in Singapore to engage in lifelong learning. The popularity of the skills upgrading courses among older adults suggests the success in government's focus on Singapore's manpower needs, and the need to help older adults in enhancing their productivity or help them find employment. Responses from the learners indicate the successful attempt of the state in inculcating the mindset that learning is important for productivity.

The motivations found among the learners to continue learning in later life supports the role theory where in the face of changes in their social roles, or even role loss, learning benefits older adults as they adapt to these changes in their lives, or create new social roles. The new skills and knowledge learned help them to cope with boredom and role loss, and enables those who would like to continue contributing to their families and community to do so with more confidence.

In summary, learners attended courses to be better prepared for the next phase of their life. Some attended lifelong learning programmes for older adults (AAA, GAC, YAH College), to prepare for the challenges of old age (intergenerational living, active ageing). Some attended health courses (TCM, health seminars) to learn how to manage their health issues. Some pursued job training programmes (WSQ, ACTA) to prepare for entering the workforce, or continue in their line of work. Finally, some pursued personal interest that they were always passionate about (counseling, music).

Impact of Learning on Older Adults' Well-being

This section will discuss first the findings among the learners before examining the responses among the nonlearners and all older adults in general.

1. Impact of Lifelong Learning on Learners' Well-being

The older adults felt that lifelong learning helped them in various ways. The benefits as voiced by the respondents are organized under the six dimensions of the Wellness Model: intellectual, social, physical, emotional, spiritual, and occupational wellness.

• Intellectual Wellness

Older adults seem aware with the positive impact of learning on one's intellectual wellness in helping to keep their minds active and healthy.

"But in a fast paced world, if I were to quit while I'm still agile and mentally alert, it will only make me senile, because I have been so active, both physically and mentally, all throughout my life, if I were to suddenly put a stop to all that, I think my brain will stop functioning. You will not be as fit, both mentally and physically. So I feel it is for my own good that I stay active. "(LMI30)

LFI14, a 53-year-old Indian female learner, pursued her Masters degree in social work when she was 50 years old, as she felt that she could still learn.

"I felt that my mind was still very active. The more I learn, the more I work, the more my brain was growing. It's not like what some people think that by age 40-50 years of age, you may suffer from dementia and your mental faculty will go downhill. I feel that I can learn." (LFI14)

Older adults were concerned with dementia and Alzheimer's diseases and saw learning as a preventive measure to maintain intellectual wellness.

"I'm very happy to learn, that I still have a sound mind to be able to learn and remember what I've learnt, it means that my memory retention's still good, I don't have dementia or Alzheimer's. Keep my mind active." (LFC11)

Lifelong Learning Among Older Adults in Singapore (2012)

As the older adults recognized, lifelong learning has direct impact on the intellectual wellness of older adults. Consistent with the literature that learning helps older adults develop wisdom, keep them updated with societal advances, and remain cognitively healthy (Kotulak, 1997; Valenzuela, 2009; Ardelt, 2000), older adults gave the feedback that as they learnt new things, they had to utilize their memory, and this kept their minds active. With worries that they may be inflicted with Alzheimer's and dementia that are more common in old age, the ability to retain information in learning becomes an indicator among older adults to measure the soundness of their mental functioning.

Social Wellness

Lifelong learning has both a direct and indirect impact on older adults' social wellness. Some courses for older adults such as the intergenerational learning programs that taught older adults to understand the younger generations and enhance intergenerational interaction, as well as counseling courses have direct impact on promoting the social wellness of older adults through the imparting of skills and knowledge for better social relationships. However, the older adults tended to speak about the indirect impact of learning, where they made friends with fellow course mates which helped negate the loneliness they may face.

"After 2009, I got to attend these courses and know that there are such programmes. In the past, I just stayed at home, and had few friends, it was quite lonely. After going out, my social circle expanded, and I got to know more friends." (LFC10)

The respondents were glad that they could foster close friendship through the news friends that they met through programs for older adults. For example, for 59 year-old Chinese female learner (LFC11), the group of friends she made through attending courses at Golden Age Academy (GAC) still meets regularly on Saturdays for breakfast together. For 62 year-old Malay female learner, GAC has enabled her to make many good friends and maintained a wide circle of friends. Despite everyone's busy schedule after the end of the course, they still try to meet up at least during festive seasons, such arrangements have become a learning experience for older adults to learn about the cultures of their friends from other ethnicity.

"We decided to meet somewhere like Hari Raya, I was on wheelchair, (so)I invite them to my house. ..(I told them) you can ask my anything about Malay culture, I can teach you. So the next time we met for Chinese New Year...." (LFM19)

Lifelong Learning Among Older Adults in Singapore (2012)

On the whole, lifelong learning has enhanced older adults' social wellness considerably. Older adults reported how in old age, they faced reduced social support due to reduced social engagement in the previous life roles. For example, with retirement, social networks with colleagues were often diminished. Similarly, social contact with their children declined as they formed their own families and moved away from their parents. Nonetheless, lifelong learning was found to improve older adults' social wellness in several ways.

First, lifelong learning provided an avenue of social participation for older adults. Some older adults would attend courses with friends, which helped deepen their friendships through activities that were meaningful.

Second, older adults learnt how to maintain contact with friends and family through learning new skills (e.g. computer, social media, photo sharing, Skype). Older adults often treasured their social networks, and wanting to preserve them was a strong motivator to learn new skills.

Third, older adults also reported how lifelong learning brought about positive social experiences for them, which widened their social networks as a result. For example, older adults who had attended lifelong learning programmes reported forming close friendships with classmates. These close bonds were still maintained after the course ended, through telephone chats, regular meetings, and class gatherings during festive occasions. Older adults described how they were bonded through the common experience of going through the course together, especially when they had to do a Group Project, which was a stressful yet enjoyable process altogether. Several older adults referred to these experience as "most memorable", which attested to the importance and significance of social wellness in their lives.

In addition, the social support that the older adults derived also enhanced other areas of the older adults' lives. When meeting up with these friends, older adults enjoyed each other's company, which enhanced their emotional wellness. These relationships kept them connected to others in society, and buffered them from the effects of social isolation or loneliness. Furthermore, in times of trouble, older adults were able to turn to these friends to share about their concerns, or to seek help. They could leverage on these social networks for social support and higher well-being (Ardelt, 2000).

• Physical Wellness

Older adults described how through lifelong learning, they were able to maintain their physical wellness. As older adults learnt more about various health issues, they became more aware of their own health, prevention of diseases, and how to manage their own health, diet, and activities. This dimension of wellness was impacted more strongly when the courses included a health component or were health-related. For example, older adults who attended the Traditional Chinese Medicine course felt that they benefitted especially from learning how to improve their diet or treat certain ailments.

"I used to eat without thinking about my health. But after the TCM course, I know what to eat and what not to eat when I'm unwell." (LFC10)

Older adults generally reported that engaging in lifelong learning was itself a way to stay active, which helped them to stay healthy as they approached old age.

Lifelong learning was found to impact older adults through courses that taught explicitly on health awareness, protection, or treatment. Older adults were often more concerned about their health as they entered older adulthood, especially against memory decline (Alzheimer's, dementia) and proactively took steps to protect their health. As mentioned in the section about "intellectual wellness", they felt that attending courses helped them to prevent cognitive decline. For example, seeking information about certain illnesses, attending health courses and seminars, and doing activities that reduced the likelihood of falling ill (e.g. physical exercise).

Courses that taught on health also impacted older adult's physical wellness considerably. Some of the learners took up health-related courses because they were directly affected by illnesses. Lifelong learning also provided many opportunities for older adults to have interactions and activities, which allowed them to age actively (WHO, 2002). From the responses, government efforts to promote active ageing have also shown to have been effective in promoting awareness and helping older adults to participate in courses.

• Emotional Wellness

Older adults found that courses that were humanistic in nature (e.g. counseling, psychology) had a greater impact on emotional wellness.

Lifelong Learning Among Older Adults in Singapore (2012)

"Sometimes my friends have problems at work... I'd tell them to just bear with it and not think too much about it, to be more gracious in their thinking... I've gone through (counseling) lessons so I'd have more experience." (LFC10)

The emotional wellness also came through with the new insights older adults gained about themselves through these courses. For 64 year-old Malay Female learner (LFM19), the counseling course she attended at GAC has helped improve her relationships with her children.

"... From that course I realized I made a lot of mistakes before. ..Now when I talk to my children, I try to use the right way, following what was taught to us and then I also tell my children that if I see them parenting the wrong way, I (will) tell them... Yes, I think I am able to understand myself and others better. And can adjust my emotions and feelings towards others as befits the situation and in control of my feelings. And I also get emotional support from them, when you attend the courses." (LFM19)

LMC28, a 59-year-old Chinese male learner who used to work as a mechanical technician, felt that learning helped him to cope with the negative emotions he experienced in this stage of life.

"When comes at my age it can help us a bit. When you're old you will start to feel that your body and health will not be the same as usual. That's why you can see there're some differences in yourself, whereas you have to learn how to readapt your life and the physical changes. You'll simply feel old and useless and (this course) somehow can help you deal with your emotional difficulties. Once people start to grow old they would slowly feel themselves being forgotten and become an unimportant person." (LMC28)

This view was echoed by others. A 61 year old Chinese female learner (LFC6) who was a housewife, used to have low self-esteem in the past. In the GAC lifelong learning programme, she realized that she could take pride in raising her grown-up sons, which helped her to be more confident in life.

"In the past I had a poor self-esteem. I lamented my poor financial status, and I don't look very good... It's because of this "Golden Age" course (that helped me to change). The communication module, the lecturer said that "Don't be depressed because you are old now, actually you who are parents, your children are the results of you as parents." Because of these words from the lecturer, I was enlightened. I asked myself why I should have a low self-esteem? I have nurtured my sons into 2 professionals and my children are very filial to me." (LFC6) The older adults also felt a sense of achievement when they completed their tertiary education.

"I realised that I have the capability to doing all this and even scoring distinction, even at that age! I was already 50 years old when I was awarded my Masters Degree. It was mind-blowing that I could score distinction and high distinction even at the age of 50 years. To realize that I could write for my assignments that could reach up to 5000 words and even more so for my thesis, the ability to do research." (LFI14)

Older adults also felt useful and recognized when they applied the skills they learnt.

"In the recent intergenerational learning course, I learnt how to get along with the different generations. At church, I get the people in charge to organize games for the families. So I give suggestions and they organize it. We are having a food gathering and bowling competition, from the adults to the children. So all the generations come together. This is one big thing that I suggested and they accepted, it was very good, very meaningful and very encouraged. I shared with them what I learnt from the IG learning programme, and how we can get the people together and do something together. So this is what I learnt and apply to the people I love." (LFC11)

In general, older adults reported that they liked the courses and felt happier after attending them. It was found that the older adults felt happier when they were learning new things, and also when the teachers were good and addressed their needs. Older adults who engaged in lifelong learning were also observed to be more self-motivated, and they would often seek out things that made them happy. Older adults also felt that through lifelong learning, their negative emotions were reduced, as they learnt new ways of thinking. Lifelong learning seemed to bring about a changed perspective among the older adults. A common theme that emerged from the interviews was an awareness and acceptance of flaws in the past, and an eagerness to do things differently in future. Through lifelong learning, older adults were empowered to make changes in their lives for the better.

We should note that the impact of emotional wellness was often mediated by other aspects, like social or physical wellness. For example, after one made several good friends through the course, these friendships also brought about positive emotions.

• Spiritual Wellness

Lifelong learning enhanced older adults' spiritual wellness by helping them to find meaning and purpose in life. For LMC28, he felt that life was meaningless after the recent death of his mother and older brother. As such, he attended the community courses to cope with his grief and improve relations with his family.

I want to have more time with my family and do something more meaningful. Working everyday... nonstop working. Likewise, a normal worker like us just work for the sake in helps the bosses to make money. In an old ways of thinking I have worked for so long. I feel that such way to me is a bit meaningless. After things occurred you will start thinking and realize that I did not spend much time with my mum. Her decease was too sudden and I blamed myself for not spending much time together with her. (LMC28)

Older adults explained how lifelong learning helped them pursue their religion to lead a meaningful life. This dimension of wellness was more relevant for those who were religious, as they were more likely to pursue learning in their religion.

"I'm a Buddhist; I read a lot about Buddhist philosophy, which is all about contributing to other people's lives. We believe that when we help another person to improve or to work on their problems, we create for ourselves good fortunes. So we look beyond ourselves. We practice for ourselves as well as for others. That is the basic Buddhist philosophy, which refers to this law of cause and effect, also known as karma in Buddhist terms. That helps me to maintain my life spiritually." (LMI30)

Through lifelong learning in the realm of religion, some older adults were able to find meaning and purpose in life. Conversely, older adults who were religious felt that their faith helped them to persist in their learning.

"Of course God also played a big part. I really prayed and prayed a lot. I was often ill, having stomach aches and things like that as I was already 45 years old, when I took some of the exams." (LFI14)

Occupational Wellness

Older adults also explained how lifelong learning helped in their work. For other older adults, lifelong learning also impacted their work in the community. Learning helped older adults to obtain more work or earning opportunities.

Lifelong Learning Among Older Adults in Singapore (2012)

"In your occupation, as long as the government gives you courses to attend, you should attend. When you upgrade yourself by studying and getting a diploma, your salary will be higher." (LFC03)

Learning also helped older adults gain better skills for work.

"I have a passion for learning. I always try to learn something new. Because I've been working in large organizations, which involve introduction of changes within the company, so I wanted to be equipped with the knowhow of how to help these people change their mindset. That motivated me to look out for and to enroll in such courses... Hence I enrolled in these courses and learned the techniques of how to motivate people, how to help people change their mindset, and how to be able to fit in the company's dynamic environment."(LMI30)

Through learning, older adults were able to gain more recognition in their work and enhanced their selfesteem.

"I had always felt that a degree will help to open doors and also grant you a form of creditability, as it demonstrates a certain level of discipline, as compared to just relying on your work experience, even though I felt that the experience that I have far outweigh the accommodate the content of my law degree." (LMI29)

Learning also helped older adults in their voluntary work.

"I was very active counseling the Malay drug addicts, and helping their families. At SANA there were also courses on counseling. They taught us how to counsel the drug addicts, how talk to them. "(LFM24)

Older adults learnt more about volunteering from courses that had a volunteerism component. At a lifelong learning programme (the Active Ageing Academy course by Fei Yue Community Services) where the students set up the "AAA Contact Station" at Fei Yue Bukit Batok Neighborhood Link to serve the low-income older adults living nearby, the leader of the volunteer club, LMC26, described how they continue to serve the low-income older income older adults even after the course has ended.

"I'm in charge of the Fei Yue Contact Station at Bukit Batok. Sometimes I'll bring the elderly to visit historical places, New water plant, seaside, etc. this age group of men seldom go out of the home. There are many post-war baby-boomers in Singapore... In this High-tech society they are facing difficulties and trying hard finding their ways out there, as most of them have zero knowledge of English." (LMC26) Learning also helped older adults in their work with others in the community.

"I am more mindful of the techniques of counseling, like certain things I have done before and I know that I should not or not good or I thinks is not as useful so the course that I have attended is definitely an eye-opener. It gives me more ability to deal with situations." (LMI29)

The significant impact on occupational wellness is consistent to the local literature's depiction of the state's success in promoting lifelong learning as a tool for employability (Teo et al., 2006). Older adults who were employed agreed that lifelong learning enhanced their work skills. Older adults who were not employed, also agreed that lifelong learning allowed them to learn new skills, or refine existing ones. This enabled them to contribute to the lives of others around them in a productive way, for example, through volunteering, grandparenting, or helping to improve family life.

2. The Impact of Learning on Well-being

All the learners agreed that lifelong learning contributed to their sense of well-being. However, they also noted many other factors affect older adults' well-being.

For example, LFM19 reported a relatively low level of wellness as she just had a leg operation and she still has some difficulty walking.

"I know all those exercises taught to me, but at the moment because of my, shall I say disability and my operation, I'm still not able to be fully active as I would like to." (LFM19)

The learners also felt that personally, lifelong learning impacted particular areas of wellness (intellectual, social and occupational) more than other areas (spiritual, physical, and emotional). An area of wellbeing may influence other areas as well, for example, physical and emotional wellness could be influenced by intellectual and social wellness respectively.

3. The Well-being of Older Adults in General

Learners and non-learners alike rated their general well-being quite highly. On a scale of 1 to 10 (1 being the lowest and 10 being the lowest), most rated themselves as 7 or 8. A few more exceptional ones rated themselves higher at 9 or 10. Non-learners also perceived themselves as having good well-being, even though

they did not participate lifelong learning. For example, the 50 year-old Indian female non-learner who was working full-time as a cleaner was contented with the spousal support she received,

"My life is very happy. I don't know anything, but my husband support me, the house, everything. He never give me to go pay the bill. Everything my husband does... I give myself 10." (NFI50)

For the level of activeness, most older adults also rated themselves as 7 or 8. Some learners who were very active rated themselves as 9 or 10. They were more active as their personalities were more sociable, or they carried more life roles. Some older adults (especially non-learners) who were less active rated themselves as 5 or lower. Often, those who were more sedentary also had health issues or physical impairments.

"Sometime I got the giddiness, sometimes I got the pressure, my head has the headache, like I want to wipe I cannot. I give 5." (NFI50)

Non-learners were also asked to rate themselves on each dimension of wellness. Even though they did not participate in courses, non-learners rated themselves quite highly, as 7 or 8, on the six dimensions of wellness, Except for certain areas where they were severely impaired (e.g. health).

"My intellectual health is ok. 8. I have no worries or whatever problems. I read the newspapers. It reminds me of the words I learnt before as over time I forget what the words were. Consistently reading helps in getting to know the words; if I do not read, I will not know the words at all. Now I can still read and listen and I have a good memory whereby I remember what I come across." (NFC33)

Conclusion

Evidently, the older adults engaged in learning for many different reasons, under many different life circumstances. For some, it was to compensate for the lack of opportunities in the past. Some were motivated as they encountered role loss and experienced loneliness or boredom, but still felt that they could contribute in their late adulthood. For other older adults, they wanted to learn, to form and adapt to new social roles in their lives, family, or community. Lastly, the older adults also engaged in learning to upgrade their skills for work, or seek employment. Lifelong learning also impacted older adults' intellectual, social, emotional, physical, spiritual, and occupational wellness.

Lifelong Learning Among Older Adults in Singapore (2012)

Perspectives and Barriers

This chapter reports older adults' perspectives of learning and the barriers they face. It includes the voices of both the learners and non-learners.

Perspectives of Lifelong Learning

The respondents were asked about their notions of lifelong learning, and differences between the learners and non-learners were distinct.

1. Learners

Learners' notions of lifelong learning were very positive. They believed that lifelong learning was important and beneficial for them.

"In fact in modern society, it is imperative that there is lifelong learning because technology in the world advances rapidly, much more than any other time in our life." (LMI29)

Some learners were interested and enthusiastic to participate in courses.

"I'll never stop learning. I feel that there are always things to learn. Learning is a lifelong thing. You don't become an expert and say: 'that's it, I've learned enough'. So I strongly believe in lifelong learning and I always look out to learn new things.... The world is now very dynamic. Things change overnight. So what you learned yesterday may not be as relevant today. So you need to keep pace by continuously learning. We don't come to a standstill otherwise you become irrelevant. "(LMI30)

Some learners believed that learning occurred throughout life and was not restricted by age.

"Lifelong learning is the constant joy of experiencing the revelation of what a miracle life is. You never stop because the moment you stop, you start to atrophy. "(LMI29)

"For me, learning stops when you stop breathing." (LFI18)

Some learners also engaged in self-learning. This seems viable especially among older adults who are able to use the internet.

"Nowadays, most things are probably available on the internet, so I continuously keep myself updated and relevant by looking up on these subjects and reading, and I also continue to do freelance training. So in order to conduct the training, I need to keep myself relevant by attending courses and looking up on these subjects on the internet. "(LMI30)

Older adults also weighed between different forms of learning.

"I feel that my experiential learning was greater although it was more painful. However, structured learning has put things into context but both were necessary. Experiential learning is inevitable, but going through structured learning gives you a barometer to know where you are with reference to your experiential learning." (LMI29)

When asked what makes a person a lifelong learner, the respondents pointed that one would be a very positive person with favourable traits towards learning.

"He would be more happy, occupied, and alert... able to contribute back to society." (LFC12)

The responses showed that the learners' perspectives of lifelong learning were inclusive, as they described it as a continuous process that was part of their everyday lives. These notions concurred with Knapper and Cropley (1985)'s definition of lifelong learning as a continuous process of adaption throughout life among the learners.

2. Non-learners

On the other hand, the responses of the non-learners differed vastly. Some non-learners were interested in learning and felt that it was important, although they did not participate in any courses. To NFM51, a 57 yearold Malay female non-learner, learning was important and highly rated it 8 out of 10 (1 being the lowest and 10 being the highest).

"Because you cannot say learning is not important. Learning also important. It's good to learn, it helps you. They teach you what to do then you do by yourself. It's good for yourself and for your life. As I said, if I can read, I will read the book." (NMM64)

NFM51 did not participate in any courses, but it was something she was very interested in, and she regarded the activities that she did daily as a part of learning as well.

"8. In the afternoons when I have nothing to do, I will read books or newspapers." (NFM51)

NFC37, a 60 year-old Chinese female, also felt that courses would benefit her especially if she feels bored when she retires.

"Yes, if I have time because I can learn more things and enrich myself, otherwise I have nothing to do everyday as I am retired and do not have work. Learning some things would be good, especially for those which will be beneficial." (NFC37)

Some non-learners did engage in some form of self-learning. NFC33, a 59-year-old Chinese female non-learner of Primary education, would learn cooking on her own through the media.

"When I'm at home, I watched cooking programs on TV, I will then try cooking the dishes." (NFC33)

On the other hand, some non-learners had not heard of "lifelong learning" before, and were not aware of what it meant. When asked, "have you heard about lifelong learning?" "No", or "What?" were some typical responses.

"I don't know what is it." (NFC39)

"I don't know what to say regard meaning of the long life. You mean long life? Ah, like, we got to take care ourselves. For live long right?" (NMM63)

These non-learners – who tended to have lower education or no formal education - had very vague notions of lifelong learning, and many also equated "lifelong learning" with learning for employability. When asked about lifelong learning, NMI62, a 54-year-old Indian male non-learner, thought that it was about finding work.

"I am currently jobless and I am looking for work. I am frustrated that there are

few suitable jobs available for seniors." (NMI62)

This implies the more prominent image of lifelong learning opportunities with finding a job than addressing the other areas of needs in the Wellness framework. Lifelong learning is viewed in a more holistic and beneficial way when perceived in terms of its impact on different dimensions of older adults' well-being.

From the MCYS Learning Needs Survey (2008), the gap between the proportion of older adults interested in learning and the proportion of those involved in learning was 41%. This gap can be reduced if we learn more about the kinds of learning and courses that this group of older adults are interested in, and organize more courses that suit the needs of the older adults.

The older adults also reported about the barriers that they faced in their learning journey. Those barriers could be organized into attitudinal, situational, and institutional barriers. This section includes responses of the learners and non-learners.

1. Attitudinal

Attitudinal barriers included self-perceived notions of being unable to learn. This was especially common among the non-learners.

"Furthermore now I think I old age already." (NFI45)

Fear was a major attitudinal barrier that stopped non-learners from participating in courses. For NFM51, she was and intimidated if the was conducted in a language she was not familiar with, or if it was at a level beyond her.

"I'm scared to go. My English is not very good, I don't know a lot of words. I'm afraid that if I go for the course, it may be too high level for me, and I cannot understand." (NFM51)

Some non-learners expressed fear and resistance to learning.

"I do not like to go outside of the house... I have very little guts." (NFC43)

Non-learners, especially those who were lower-income, did not see learning as important or interesting, often because they were preoccupied with more immediate priorities in life. This was the case for NFC33, a 59-year-old Chinese housewife.

"No, no time. I am busy now. Looking after my family is my occupation." (NFC33)

Housewives often cited household duties as consuming their time to do other things.

"I am not free in the day as I have to watch my grandson do his homework and do my housework, clean and cook for them. I have to be there to "supervise" him, and I have no time to come for the programmes at the CC." (NFC43)

"My family is constantly on my mind, I always worry whether my husband, my children and grandchildren have enough to eat." (NFC33)

2. Situational

Situational barriers were personal factors beyond the older adult's control. Health, language and lack of support were some situational barriers that older adults faced. Learners and non-learners alike both faced situational barriers to learning. For 60-year-old female Malay learner LFM22, she was an active participant in community activities, but she was unable to join many learning programmes as they were conducted in English, which did not know very well.

"Her handicap is in writing. She can understand what we speak but when come to writing she is zero. She has difficulty in spelling words and so on." (LFM22's husband)

• Health

A major situational barrier was the physical condition of older adults. Some non-learners felt that they were unable to participate in learning as they had certain illnesses or poor health. As was the case for LFI17, health issues in old age caused a general impairment of activities in their lives.

"So more or less I slowed down. After operation I don't cook that much because of the steel. "(NFC34)

For NMM63, a 65-year-old Malay male non-learner, concerns about his health also impeded him from joining learning activities.

"They said I have cataract. They give me a date to go back to the clinic. Everyday need to apply medicine. I can't see things very clear. If I participate in activities, I'm scared of my health." (NMM63)

• Language

Language also posed a barrier to older adults who only spoke in their Mother Tongue and did not know English. "I don't learn, then any class I go also must study, want to read the paper but I don't know, even if write our particulars also Name and I/C only, other things all I don't know how to fill up." (NFI50)

Older adults were lost when courses were conducted in English. Courses publicized in English were inaccessible to these older adults. Also, a proportion of older adults could not read or write.

"I am illiterate, I do not recognize words, and I am very afraid when faced with lots of words, as they feel very foreign to me. I am very fearful when I have to write something. If there is anything I don't know or understand, I have to ask my husband for help. I am very afraid of being cheated by others." (NFC43)

• Lack of Support

The lack of family support was also a factor that hindered older adults.

"My family objects to me studying. At gathering with my brothers and sisters, they will say "Look, even though you studied you didn't become smarter. Study so much but not working." (LFC03) "After I got married and had a family, that was another challenge because I needed my family's support morally and socially, to continue with my full time studies. "(LMI30)

Older adults also faced resistance from friends.

"Because there were doubts from other people. You know after so long, your mind will be rusty... some of them don't make you feel nice about it. What for, wasting your time and your money. I said no, I'm just going to go all out and do it." (LFI17)

3. Institutional

Institutional barriers were organizational practices and procedures that discouraged older adults from participating in learning. High course fees, lack of accommodation for older adults' needs, and lack of lifelong learning awareness, and lack of lifelong learning opportunities were the main institutional barriers. As LMC 27, a 54 year old Chinese male learner, points out, the reality is that some older adults have to struggle with many other things in their lives, and they would not have the resources to go learn.

"Because at different life stages, different things should be learnt. But some people are still fighting very hard in their living. So they do not have the time to learn new things, to go for these courses... To those people, going for these courses is a waste of money." (LMC27)

• Cost

Older adults cited strong financial concerns. Older adults reported that money was an issue in old age as they had to worry if they had enough savings for the future, and having to fork out a few hundred for a course was a substantial amount for them.

"Financially quite difficult. 'Cause now only son is working you see. My husband is also retired,

daughter married you know. She has her family. "(NFI45)

"You are at this age, you not working and you have courses and it's related to what you are doing and then you have to pay like my case. 'I am not going to attend to all those other courses because I have to pay', so that's what my friends told me." (LFM20) Cost was a huge barrier for housewives, as they did not have any earnings. NFC, a 59-year-old housewife, explained that she had to scrimp and save for her daily expenses alone.

"To be honest, I have no income at all; my son did not give me any money. My son's earnings are not high and his income has to cover the costs of a maid and raising the children." (NFC33)

Older adults from the low-income group were all the more reluctant to join courses as they were struggling to make ends meet.

"When you work, one hour only \$4.50, you work 5 hours 6 hours, only \$27. Work like crazy, like a lot of plates to clear, a lot of rubbish to clear everything, now very hard to earn the money so very hard to spend the money also, must see how. "(NFC39)

They cited financial pressures in old age like earning enough money to pay for monthly bills, medical bills, children's education, and having to feed their families. However, the low income older adults are probably most in need of lifelong learning activities to engage them. Also, employability courses could help them in earning more income. This view was also echoed by LMc27, who worked as a part-time property agent.

The government only subsidizes 50% of this course fees, right? But for some other courses, the subsidy can be as high as 90% or 95%. To the lower-middle income group, they feel they should be given a higher subsidy. So they will have time and hence will consider going for these courses. These people are the ones who benefit the most from these courses should they go for it. (LMC27)

• Lack of consideration of older adults' needs

Older adults were discouraged when learning institutions were not senior-friendly. They usually referred to academic institutions that are basically catering to the younger population and do not necessarily have accommodations for seniors.

"I regret the fact that I can't continue because of the lack in the mechanism as well as the lack of support for seniors, as you are treated as equal as everyone else. The academic institution is fast in taking in the funds from you but not address the special needs of older people. Yes, as seniors are at a disadvantage, as they can be slower, their memory is not so good and they may have medical issues to deal with. There should be some concern and understanding shown. There should be some incentive or even parking concession, which are only given to staff. Or perhaps the extension of deadlines for some serious consideration, especially for medical issues." (LMI29)

Lifelong Learning Among Older Adults in Singapore (2012)

Courses that used IT restricted older adults who were not IT-savvy. Information publicized online also felt foreign to older adults who were not familiar with computers.

• Lack of understanding about lifelong learning

Many non-learners were unaware of the lifelong learning opportunities available to them, or even the notion of what lifelong learning was about. Some non-learners, especially those with lower education, responded with "I don't know", or "no", when questioned on what "lifelong learning" was about. For older adults with less education, such as NMM63, a 65-year-old labourer who had no formal education in the past, lifelong learning was something he had never heard of, "You mean longlife? Ah, like, we got to take care ourselves. For live long right?" (NMM63)

Hence, more could be done to engage older adults who received lesser education in the past, by raising their awareness of what lifelong learning was about. Also, organizations who were conducting lifelong learning courses publicize their activities more, especially among older adults who had never participated in such programmes before.

• Lack of lifelong learning opportunities

Also, older adults perceived a lack of lifelong learning opportunities available for them. LMC28 observed how there were many older adults who were neglected in old age, and there could be more activities organized to engage them.

When I was working I did not notice that much until now at my semi-retirement then I found out that... now I have more time to observe... lots of elderly people, aunties and uncles, they are... I feel that they have been working for their entire life until now at the old age... the government did not give them the special attention... they feel very lonely and boring... I feel that government should something to it... (LMC28)

This suggests that more lifelong learning activities could be organized to engage older adults who entered retirement or experienced role loss. The lifelong learning activities could also cater to the needs of the older adults to help them adopt better to later life.

• Overcoming barriers

Although the barriers to learning have deterred some, other felt that the barriers could be overcome with a keen attitude towards learning.

"I'm a very positive person, whatever barriers, like if the time don't allow, I'll look for other time. There are times when I want my classmates to go with me, so that we can learn together, but they can't make it, so you will be discouraged right, but I won't be discouraged. If they can't then I'll go make new friends. So turn the negative to a positive. That's how you get going all the time. "(LFC11)

Courses that adapted and modified to older adults' needs, also helped learners feel that there were no real barriers to learning, as the courses were structured in a way that made it easier for them.

"The way they teach us like no stress lah, got make joke, got games. " (LFM22)

"I don't really have much difficulty. I guess it is because we don't have much pressure since there are rarely examinations. They are mostly group projects. "(LFC10)

In general, older adults reported facing few barriers, with some stating that they did not face any barriers at all. When barriers were reported, they tended to be situational and institutional in nature. Older adults reported wanting to participate in sports or music courses, but being unable to due to health factors (illnesses, injuries).

The cost and location of courses were the most pertinent institutional barriers voiced by the older adults. Many gave the feedback that they had to depend on savings for retirement, and were unable to attend courses that were too expensive. For those with ailments, locations inaccessible by train (MRT) were inconvenient for them. Hence, they hoped for good courses that were available at affordable rates, and near a train station, preferably at a community setting that was near their home. Fei Yue Community Services
Learning Needs of Older Adults

The last section of the results collated seniors' responses on their learning needs. They refer to practical aspects of how courses can be best catered to promote lifelong learning among them.

1. Participation

Most of the learners indicated that they were open to taking part in courses in future. They replied "Yes" when asked if they would like to continue participating in courses in future. Although some non-learners did not know what lifelong learning was about initially, after it was explained to them, they were also interested in learning.

"Can have more courses, simple ones for old lady like me. If it's too hard, too high level, I'm scared to join." (NFM51)

Older adults, learners and non-learners alike, also expressed the importance of social engagement. Many older adults felt bored and lonely as they had nothing to do.

"Maybe they old already they sitting there do nothing. At my place there, they play, gamble. Because they got nothing to do what, they play gamble, make them happy. Call them, do these kind of activities, flower or sewing for ladies, computer for men. And then once awhile we bring them to do exercise so that the gym, every estate got gym. Calls some of the instructor or any citizen want to do the exercise bring them there; show them how to do exercise." (NMM64)

2. Type of Courses

Older adults wanted to learn about topics that were relevant to them and related to their life roles. For example, housewives were interested in cooking courses.

"Another thing I like is cooking. Making of cakes, cookies all these I'm interested." (NFI45)

Older adults were especially interested in learning basic literacy or computer lessons, especially if they did not know these skills. NFI50 is a 51-year-old Indian female non-learner with Primary education, who feels frustrated that she does not know how to read or write English. She wants to learn English to keep up with the times.

"Sometimes I get a letter, or a message, which I don't know or understand, I will ask my husband or son to explain. My husband tells me, "Simple one also you don't know." That's why I want to go learning, I go ask the CC, I ask the Indian that side the office, if they have learning class for Primary 1 to study, for old people... I want to read, learn how to write". (NFI50)

NMM64, a 65 year old Malay male non-learner with no formal education, does not know how the computer, but is interested to learn basic IT skills. He feels that it can empower older adults to do more.

"I think they should give a chance to the citizens to learn computer. At least they know computer since quite a lot their son got computer, they can sit down and do something... If somebody can show them how to handle the computer, I think it will benefit them." (NMM64)

3. Nature of Courses

Many older adults, especially by the non-learners, preferred courses that were conducted in fun and engaging way, rather than in seminar or lecture style.

"Hands-on. I do not want to sit for prolong period as it gets boring and causes me to fall asleep. It is boring to just sit down, but helping around is what I like. "(NFC33)

Games, role play and activities were preferred.

"Role play is good, it can help me to remember. When we have to act out, we have to think of what to say and do next. It is more memorable this way. If you ask me to sit down and listen, I cannot remember." (LFM24)

The qualities of the trainer were also important, as LFM22 highlighted that a good trainer would make learning more fun and engaging.

"The way they teach us like no stress lah, got make joke, got games." (LFM22)

Older adults, particularly the non-learners, preferred the social aspect of courses. NFM51 described how she would follow her friends to various community activities, and she would consider going for courses with her friends too.

"I think for my friends, we will tell each other about courses and go together." (NFM51)

Some older adults were also interested in peer learning.

"If possible, exchange of knowledge; one person teach this one, then the other person teach another... You can be like a leading group, like if you had experience in World War II then you can be in the leading group for World War II. "(LFM19)

4. Accommodations for Older Adults

Older adults were essentially different from other students (youths, working adults), and accommodations could be made for them to learn better.

"There is a need to create a nurturing learning environment to take into consideration their abilities and inabilities. If not it would be an intimidating platform for them to step upon. "(LMI29)

Older adults felt that courses could build on their existing experiences.

"Older people have a great wealth of experience and knowledge and can contribute greatly towards these courses, but if they are going to treat the older persons as like the young who don't know much, they would not be able to benefit from the older course participants. "(LMI29)

5. Course details

• Time

The time that older adults preferred to spend attending courses varied according to the social roles they carried. Older adults, especially non-learners, emphasized that they had to complete their social roles dutifully before being able to attend courses. Housewives preferred going in the day, especially in the afternoons when they had finished their housework and marketing.

"I would prefer morning. For people of old age, don't have a full day sessions because it will be boring. A couple of hours would be good. Mornings or afternoons would be better for me because evenings are for family time. "(LFI18)

Older adults who had grandparenting roles were available when their grandchildren had gone to school (in the morning or afternoon session). Older adults who were working were available in the evenings or weekends.

• Location

Older adults preferred locations near MRT stations as they could not walk very far.

"I also went for this course at Republic Poly and I walked a lot. The first day we met, all these oldies, we met at the MRT. So the students were there to take us. We asked how to go and they said it was a short distance walk. But to me it was a long distance walk and once you reached the poly it doesn't stop there, you still have to walk in." (LFI17)

Also, older adults disliked going to places that were hard to find or unfamiliar to them.

"I am afraid of going too far from my house." (NFC43)

Hence, familiar places in the community (VWOs, community centers, libraries, and schools) were more accessible and convenient for them.

• Language

Older adults were more comfortable with courses that were conducted in their own mother tongue, especially when they did not understand English well. NFM51, a 57 year old housewife, would consider going for courses conducted in Malay as she did not know English.

"I think if there were courses conducted in Malay, I would go. Not all trainers can speak Malay and I am afraid to ask questions if there is something I don't understand." (NFM51)

LFM22, a 60-year-old Malay female learner of Primary education, reflected how trainers who could teach in their mother tongue helped her to learn better.

"That's why they must mix. Must speak in Malay then sometimes speak in English a little bit, so we understand." (LFM22)

• Course fees

Many older adults voiced out that having government subsidies for course fees or other financial incentives would greatly reduce their financial burden and increase participation. Ideally, older adults looked for courses that were free.

"We do have incomes although they can give free talks would be the best. "(NFC34)

"I think this took place one Saturday, they used SMU at Bras Brasah Road. They had about 2,000 over people participating the whole day. Its free workshops, they just pick out free topics they want to go. It's centralised, and publicised as well." (LFC12)

• Publicity

Older adults felt that the lifelong learning courses for them were still not well publicized.

"I feel that more can be done to create an awareness of lifelong learning. To provide support as well as to motivate them about lifelong learning." (LFI14)

"You can also enthusiastically promote these courses; they are indeed very good courses." (LMC27)

Many older adults were surprised to hear about the courses that were available for them.

'But maybe the CC, we can tell them and on the TV they can put advertisements to tell people to go for these course. If I had not read that in the papers. I wouldn't know that I could study at UniSIM. But nobody told me, I just happen to see it by chance." (LFI17)

6. Online learning

Most older adults had a computer at home, they used it sometimes with the assistance of their children or family members. Only some older adults used the computer independently and regularly. Some older adults of lower-income did not have a computer as they could not afford one. Most older adults replied "No," when asked if they have heard of online learning.

Older adults who were not familiar with computers preferred learning face-to-face rather than online.

"But I would prefer to go there, sit and listen. Because this way, you have to find time to really to turn on and listen. It isn't really impactful if you ask me. "(LFI17) On the other hand, an older adult highlighted that the internet made learning more accessible.

"Also, whenever I see anything new in the area of technology, or even new trends, I do read up. I don't care what age contributes to. I don't just look at things that are more relevant to my age group. I look at the entire community. I try to be able to relate, for example, to my daughter, who is in her late twenties. I need to understand the lifestyle of people of that age and what they are looking for. I would say that we should be thankful for the internet age which gives us access to information at any time." (LMI30)

A few older adults reported watching cooking shows on YouTube to learn cooking from a famous actress.

"Her favourite is Siti Masura, a young chef. Now she has a lot of students, online students. Her cooking very good. Just press the internet everything come out." (LFM22)

Older adults were quite savvy using hand phones to communicate through calls and SMSs. They also disseminated news by word-of-mouth, through existing social networks. With the rise of internet and mobile technology, online learning platforms provide free access to learning (E.g. Coursera, www.coursera.org), which older adults can access with proper training.

7. Intergenerational Learning Programmes (ILP)

Many older adults replied that they had not heard of intergenerational learning, except for those who had previously participated in one.

"So far never join such things." (NFI46)

Most older adults expressed interest in such a programme, especially if it was on a topic that they wanted to learn or was relevant to them (e.g. IT, health management), and it was free or subsidized.

Older adults were open to learning from youths, as youths were regarded positively.

"First thing we feel better that we are energized, young people we can feel the energy." (LFM19) "I have learnt my computer skills from the youths. I also learn to use gadgets and the features of the computers through them. I am bad in IT." (LFI14)

Older adults who faced boredom or loneliness were also interested to learn with youths.

"For young people, they will know what to do. Maybe you were sporty or maybe you go movie but we old man like we elders we got nothing to do. We got no party, we never go like, cinema. When meeting maybe goes to the beach or go to the hawker center to take some coffee." (NMM63)

Some older adults also noted that youths tend to be polite when speaking to older adults, and that mutual respect was important.

"I think they are also given the proper psyche, that all these are old folks, they must be give some pep talk to prepare themselves for this. They did very well. We didn't expect them to be so nice. It was good. I really cherish this experience, waiting for the next one." (LFM19)

Older adults noted that intergenerational activities would be beneficial for both the older adult and the youth.

"It is not just to make the younger person understand what had taken place in the past but more for the older person to learn to facilitate themselves in modern life and understand their children better. Children are very detached from their parents and lots of social problems have arisen." (LMI29)

8. Volunteering

Many older adults replied "Yes" when asked if they wanted to volunteer. Some older adults were already volunteering actively.

"Ya, I don't mind volunteering. In fact, I was thinking what to do, my leg is getting better, I need to volunteer to do something... There's a school next to my house so I was thinking possibly I might go there and volunteer and give them free tuition. They provide a classroom for you and those students, they stay back and learn something. "(LFM19)

Some older adults still wanted to contribute but reflected that there were a lack of opportunities and avenues to volunteer.

"I do feel that I have a lot of skills that can contribute and make certain sections of society happier, I just don't have the mechanism or information to access the right people for this. I have talked to Changi Prison. For the positive ones that want to turn their lives around, I would like to counsel them. Counseling is integral to every aspect of voluntary work. Even with teens who feel lost and even marriage counseling. There's a lot I can do but somehow I am not connecting yet to another significant people that can bring me there." (LMI29)

On the other hand, there were older adults who were not sure about volunteering and worried about their own old age.

"This is difficult. I have no idea. I will grow old and I have no idea how I will be then." (NFC33)

Conclusion

In summary, older adults in Singapore perceived lifelong learning in many different ways. Learners were who were interested and enthusiastic about lifelong learning found it important and beneficial. They saw it as a process of self-growth that occurred throughout life. For non-learners, even though they did not participate in learning programmes, they were interested and felt that it was important. Conversely, some did not know what it was, or they had work-related notions of it.

Older adults also expressed the various barriers that they faced, which provided a more in-depth understanding of the constraints faced. Older adults had attitudinal barriers like being intimidated or fearful of learning, self-perceptions of being too old to learn, and being preoccupied with their more immediate needs. Their health, inability to communicate effectively in English, and lack of family support, were also some situational barriers that were beyond their control. They also faced institutional barriers like high course fees, lack of accommodation for older adult's needs, lack of lifelong learning awareness and opportunities. Lastly, some older adults also shared about how they were able to overcome some of the barriers that they encountered in their learning.

The older adults also indicated their preferred learning needs in terms of participation, topics, nature of courses, accommodations, course details, online learning, intergenerational learning programmes and volunteering.

Lifelong Learning Among Older Adults in Singapore (2012)

Recommendations

As the characteristics of the baby-boomers in the introduction have indicated, the emerging older adult generation is distinct from the earlier generation of older adults (born before 1945). The baby-boomers are generally higher-educated, more successful in their own line of work, and have been able to enjoy the fruits of Singapore's prosperity (CAI, 2006). In this study, the respondents who belong to the baby-boomers generation have found to be self-motivated in responding to the transitions in old age, sustaining in their existing life roles, creating new life roles for themselves, and participating actively in programmes. They looked forward to life roles that were meaningful to them and could bring a sense of fulfillment. It is significant among the older adults that lifelong learning helped them to discover a new lease of life. Community courses and colleges were one such avenue for them to contributing to personal growth, family, community and the workplace.

Yet, as reflected in the voices of the respondents, older adults still faced barriers in lifelong learning. Some barriers were entrenched within the institution, which greatly limited opportunities for engagement. To promote lifelong learning, it is thus important to address these barriers. On top of that, the different needs and abilities of the baby-boomers should also be considered while designing lifelong learning programmes, this includes considerations to adopt different approaches to cater to the differing needs, and training trainers with skills and experiences in working with older adults to teach these courses. For example, lifelong learning courses for older adults could include in its objective the building of rapport among older adults in the class to strengthen their social bonds. This can be done through more ice-breaking games, group discussions, class outings, and group projects that require collaborative effort among classmates.

The needs of older adults and lifelong learning courses

1. The Empowerment of Older Adults

• Courses that enhance social/emotional/listening skills

Older adults looking for a sense of meaning in their lives benefit from courses that enable them to feel validated and empowered, thus making a difference in their lives. Courses that focused on the humanistic side, like counseling, family dynamics, intergenerational ties, psychology, appealed to these older adults. With these skills, older adults will be able to help themselves, their family and others in society.

• Courses that enhance the use of social media/technical skills

Older adults are especially motivated to learn skills that they could apply directly in their existing social roles. Thus, practical knowledge and skills could be taught in applicable ways. For example, older adults are encouraged to learn technological skills when it enhances communication with their children (e.g. computer, e-mail, hand phone, SMS, Skype, iPhone, iPad). These skills also keep them updated with advances in society, and help them to be more independent. They suggest the benefits of an intergenerational approach in lifelong learning.

• Learning through volunteer/mentorship roles

More meaningful social roles (volunteer opportunities, mentorship roles) could also be created for older adults who still want to contribute, or are looking for new social roles to utilize their skills in meaningful ways. Through helping others, they are able to put what they learnt into practice, refine their skills, and share their experiences with others. One such example is the "Contact Station" formed after the AAA course, where older adults help to organize outings for the low-income older adults living in Bukit Batok. Another suggestion is the "Living Book" programme concept that could be piloted in organizations such as schools and libraries in the community, where older adults who are knowledgeable function like a "Living Book", when asked by children and youth, they would explain specific event details in history as they had experienced it.

2. Expanding the definition of lifelong learning for older adults

While employability courses have been highly effective in enhancing older adults' employability, its various incentives can also be adopted by other forms of courses to encourage lifelong learning. Better publicity on lifelong learning as a strategy to enhance different areas of well-being could be promoted awareness among the population. A broadened perspective more accurately captures the benefits of learning, and encourages more older adults to benefit from it. It will also encourage more service providers to come forward with quality and creative ways to engage older adults in learning.

3. Creative ways to engage Non-learners

Lifelong learning programmes can be made widely-available and affordable to encourage more participation among older adults of different economic and social strata. The courses could be held at community settings in conjunction with ageing-in-place, so that older adults with mobility issues may also participate. The Nurture

Lifelong Learning Among Older Adults in Singapore (2012)

Your Mind (NYM) programme by the Health Promotion Board (HPB) was one such course that successfully engaged low-income or low-educated older adults to learn tips on mental health. They could also be held in schools which will be especially convenient for older adults who fetch their grandchildren to and fro from the school on a daily basis.

Lifelong learning opportunities that promote older adults' well-being can also be embedded in everyday life. For example, memory games could be aired during the commercial breaks of older adults' favourite television serials. Besides watching television passively, older adults are then prompted to utilize their cognitive power. Older adults can also be taught activities over public media that they can do in their everyday lives to keep their bodies and minds healthy.

Different profiles among older adults and intervention strategies

In the final section, we provide an intervention framework to cater to the different profiles of older adults and the appropriate intervention strategies to encourage learning among them.

In this framework, the older adults are grouped into three types according to their perceptions and behaviors in learning. "Awareness" refers to older adults' awareness of lifelong learning. "Participation" refers to how often older adults take part in learning activities. The three older adult profiles are "Active", "Ambivalent", and Passive". Older adults who have high awareness and high participation are "Active", older adults who have high awareness and low participation are "Ambivalent", and older adults who have low awareness and low participation are "Passive" (Table 5-1).

Table 5-1

The different learning profiles of older adults

Participation Awareness	High	Low
High	Active	Ambivalent
Low		Passive

To encourage learning among the older adults, different strategies could be used for more effective outcomes with the different profile groups.

1. Active

These older adults are aware of lifelong learning and participate in the programmes actively. The "Active" older adults are interested and enthusiastic in learning. They believe that learning is important and beneficial for them. They have little attitudinal barriers in learning. They are self-motivated to learn and are able to seek for suitable programmes independently. These older adults still want to contribute and like to share their experience with others.

The lifelong learning programmes for "Active" groups of older adults can build on the life roles that they currently have (e.g. parent, spouse, professional, grandparent, caregiver), or it can prepare them for new life roles (e.g. volunteer, mentor, befriender, counselor). These courses can focus on specific skill sets that the older adults are interested in, and include a practical component where they have opportunities to utilize and share their skills with others. Lifelong learning institutes like the University for Third Age and the Elderhostel which are developed internationally, would be suitable for these older adults. These older adults can also serve as "Learning Ambassadors" in the community, to inspire and encourage other older adults to learn as well.

However, "Active" older adults still face some situational and institutional barriers. For example, they may have limited mobility and are unable to walk long distances. Or they may not have sufficient financial resources to participate in courses that are too expensive, as they are dependent on their savings in late adulthood. Hence, the courses can contain practical modifications to help the older adults overcome these barriers. For example, central locations near the MRT station for accessibility, larger fonts for good visibility, teachers who can teach in their mother tongue for older adults who do not know English, deadline extensions to homework and re-examinations for valid medical reasons and so on.

2. Ambivalent

These older adults are aware of lifelong learning, but did not participate in them. They are interested in learning and believe that it is good for them. They do not have many attitudinal barriers, but they are not compelled to participate in learning as they do not see a need to, and it requires them to venture out of their comfort zone. They may not be aware of the opportunities that are available for them. These older adults are potential learners, and more publicity can be done to raise better awareness of courses or learning opportunities that are available for them. For example, a learning festival at a centralized location

with free admission allows a one-stop platform for older adults to learn more from service providers and register for courses on the spot. Older adults value their friends' recommendations, or they like to sign up for activities with friends. Incentives can be given for friend referrals or group registration.

Programmes can be held or publicized at community spaces that they frequent (e.g. library, shopping malls, bus stops), as it is more visible. More courses can be publicized and conducted in the Mother Tongue to attract older adults who are unable to speak English. The courses can focus on their life roles (e.g. baking, family relations, health and wellness), cater to their interests (e.g. a new language, singing, floral arrangement, gardening), or update the latest technology (e.g. IT skills, social media, photography, iPhone, iPad, mobile banking).

3. Passive

The "Passive" group of older adults does not participate in courses and has a low awareness of lifelong learning. This group is the hardest to engage. They may be occupied with their more immediate needs in their life. Some examples are: serious medical issues, caregiving for young grandchildren or family members who are ill, or earning a living to have sufficient savings in old age. To them, courses feel like an extra expenditure of resources that they cannot afford.

These older adults face more pressing struggles in their life, and courses can cater to their immediate needs in practical ways. Courses about health, family relations, or cooking, would appeal to their needs. Programmes that teach about the public transport system (to meet their family and friends, for medical check-up), basic computer skills (to connect with their family), or basic conversational English (for work), would also be helpful as some of them cannot keep up with changes in society. For example, WSQ courses that teach basic English and interpersonal skills are successful in attracting "Passive" older adults are working, as such courses help them do their work better, and they receive financial incentives for attending. "Passive" older adults need tangible benefits that they can see for themselves, and practical incentives (e.g. free food, gift voucher, goody bag, free course materials, etc.) make courses very attractive for them. They also have to see how this course can benefit them in their lives (e.g. improve relations with their family members, prevent mental illness, etc.).

Having these courses in the heartlands also attracts them as these community spaces are familiar and feel homely to them (such as Community Clubs, Residential Committees offices, schools, childcare centers in the

Lifelong Learning Among Older Adults in Singapore (2012)

evenings). The courses can be publicized in the neighborhood (community center, market place, coffee shop). Information in the course should also be delivered clearly in layman terms, with little technical jargon for easy understanding. Interactive learning activities like stories, jokes, games, can also be used to facilitate learning. For example, the Nurture Your Mind programme by the Health Promotion Board is successful in teaching mental health to this group of older adults. Many "Passive" older adults attend because it is free. They enjoy the fun activities through participation (e.g. doing a mental health quiz, relaxation exercises, reminiscence activities, etc.).

In conclusion, to enable older adults to benefit from lifelong learning courses catering to them, it is important to identify the different characteristics and needs among older adults so as to derive at the right fit in learning opportunities which will in turn enhance the well-being of older learners. *Lifelong Learning Among Older Adults in Singapore (2012)*

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Thang Leng Leng, Leng Chin Fai, Amanda Yow, Cai Yinhong

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